# **Benefit Update Reminder**

# **Beneficiary Updates**

Life changes often result in the need to update beneficiary information for your Life Insurance, Deferred Compensation and PERS/OPSRP accounts. Beneficiary forms usually trump written wills, so make sure your beneficiary information reflects your current wishes! Click here for more information and links to various beneficiary forms: Beneficiary Forms: Links and Information

## **Health Insurance Updates**

If you have a job or family status change, you may be either eligible *or required* to make changes to your health plan enrollment within 60 days of the qualifying event. You can submit health plan changes from home or work at Electronic Health Plan Enrollment Form.

### **Examples of Changes That May Affect Your Benefits:**

- Marriage/Domestic Partner Eligibility
- Divorce/Termination of Domestic Partnership
- Overage Dependent
- New Baby/Adoption
- Dependent Involuntarily Losing Other Coverage
- Change in Standard Hours from PT to FT or FT to PT
- Change to a Different Union/Employee Unit

#### **New Dependent:**

Eligible new dependents acquired through marriage, birth, adoption, or legal guardianship can be added to your health plan. Please note that newborn children will be automatically covered for 31 days after birth, but their initial eligibility for coverage will continue for 60 days from the date of birth. To continue a newborn's coverage after 31 days, you must submit a new Health Plan Enrollment form to the Risk Services Benefits Program.

#### **Newly Eligible Domestic Partner:**

If you meet the qualifications for domestic partnership you may add your domestic partner and your domestic partner's eligible children to your plan by submitting a health plan enrollment form. Non-registered domestic partners must also submit a <a href="Domestic Partnership Declaration">Domestic Partnership Declaration</a> and if appropriate a <a href="Declaration of Dependent Tax Status">Declaration of Dependent Tax Status</a>. Normally forms must be submitted no later than 60 days after you first meet the domestic partnership eligibility criteria. There may be tax consequences to adding your domestic partner. Additional information is on the <a href="Domestic Partnership Benefits">Domestic Partnership Benefits</a> page of the Employee Benefits website and in your Employee Benefits Handbook.

## **Divorce, Legal Separation or Domestic Partnership Termination:**

If you get a divorce or your domestic partnership ends, your ex-spouse/ex-domestic partner is no longer eligible for coverage under your plan, even if you are legally required to provide health insurance coverage. Depending on the plan you are on, your legally separated spouse may not eligible for coverage. It is your responsibility to remove dependents from the Health Plan who are no longer eligible for coverage by submitting a new Health Plan Enrollment Form. Please include the current address of your ineligible dependents so we can alert them of their COBRA rights. In conjunction with a divorce or domestic partnership termination, you may also want to review your beneficiary designations.

### **Overage Dependent:**

The City of Eugene's health plans offer coverage for eligible children under age 26, as long as they are not eligible for coverage under another employer-sponsored group health plan (other than the group health plan of a parent). Your child's eligibility for coverage ends on the last day of the month in which they turn 26, but they may be able to continue their health coverage through COBRA on a self-pay basis. It is your responsibility to remove dependents from the Health Plan who are no longer eligible for coverage by submitting a new Health Plan Enrollment Form to the Risk Services Benefits Program.